IN THE UNITED STATES PATENT & TRADEMARK OFFICE
BOARD OF PATENT APPEALS AND INTERFERENCES

APPELLANT:	Samuel N. Zellner	)
		) Group Art Unit: 3684
SERIAL NUMBER:	10/750,695	)
		) Examiner:
FILED:	January 2, 2004	) Nga B. Nguyen
		)
	METHOD, SYSTEM, AND STORAGE	) Conf. No.: 4104
	MEDIUM FOR MANAGING	)
	ELECTRONIC TRANSACTIONS	)

Commissioner for Patents
P.O. Box 1450
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REPLY BRIEF

In response to the Examiner's Answer mailed November 10, 2010, the Appellant submits

the following reply as follows:

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Rejections under 35 U.S.C. 103(a)

Claims 1-12 and 15-25 have been rejected under 35 U.S.C. §103(a) as being unpatentable over Tannenbaum et al., U.S. Patent No. 7,254,548 (hereinafter "Tannenbaum") in view of Ginter et al., U.S. Publication No. 2002/0112171 (hereinafter "Ginter").

Argument

Appellant's claim 1 recites, *inter alia*, "upon determining, via the transaction control system, that a *transaction is not acceptable*:

approving a request to execute the financial transaction, via the transaction control system, without interaction from the primary user and issuing a notification to the primary user when the request to execute the financial transaction is approved; and

returning to the secondary user a *notice of suspension of the account privileges*."

Thus, as recited in claim 1, once it is determined a transaction is *not acceptable*, the system *approves the request* and *then issues a notice of suspension* of account privileges.

In the Examiner's Answer, the Examiner has misapplied the teachings of Tannenbaum with regard to Appellant's claim 1. With respect to claim 1, in the Examiner's Answer, the Examiner states on page 11:

"[I]n response to the appellant's arguments regarding to claim 1 that Tannenbaum

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does not disclose 'suspension of the account privileges', examiner submits that Tannenbaum discloses in figure 4, items 412, 416 and 417 and column 8, lines 40-45 that if transaction is to be inhibited, the process blocks the transaction and sends blocking message to the user."

As disclosed in Tannenbaum, and as conceded by the Examiner in the Answer, Tannenbaum ***blocks transactions*** *when a transaction is not approved* (see also, Figure 4 of Tannenbaum in which flow element 412 queries: is transaction to be inhibited? If yes, flow proceeds to block 416 in which the transaction is blocked). There is clearly no teaching in Tannenbaum that the transaction, once deemed unacceptable, is approved followed by suspending account privileges. For example, this scenario may arise where a purchaser seeks to execute a transaction, which is deemed unacceptable by the account holder, so the system is configured to approve the transaction *this one time* (i.e., suspending *future purchases* through the recited "suspension of account privileges" that follows the "approving," as recited in claim 1).

According, the final rejections are in error and should be reversed.

CONCLUSION

In view of the foregoing, it is urged that the rejection of claims 1-12 and 15-25 be overturned. The rejection is in error and should be reversed. If there are any additional charges with respect to this Reply Brief, or otherwise, please charge them to Deposit Account No. 06-1130.

Respectfully submitted,

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